

# Kimco Realty Corporation

## Dividend Reinvestment and Direct Stock Purchase Plan



### Quick guide to the Kimco Realty Corporation Dividend Reinvestment and Direct Stock Purchase Plan

The Dividend Reinvestment and Direct Stock Purchase Plan (“the Plan”) provides first-time investors, and existing shareholders of Kimco Realty Corporation a convenient and economical way to invest in Kimco Realty Corporation (“Kimco”). As a participant, you can enjoy the same benefits as an investor who holds Kimco shares directly on the books of Wells Fargo Shareowner Services (the “Plan Administrator”). You remain the registered owner of the Kimco shares and have full control over your investment decisions.

This Plan is filed with the Commission on a Registration Statement on Form S3 under the Securities Act of 1933. Please refer to the Plan prospectus for complete disclosure before you invest and for additional details on the Plan. You may access the prospectus online at [shareowneronline.com](http://shareowneronline.com) or request a copy by contacting the Plan Administrator.

### Investment control and flexibility

You can make your initial investment directly through the Plan — no need for a broker. Purchase Kimco shares by making a one-time automatic withdrawal from your checking or savings account, specify a regular amount to be withdrawn automatically once or twice a month, or by submitting a check.

- Increase your holdings by steadily reinvesting your dividends, as applicable.
- Access your account and perform transactions online.
- Sell your shares directly through the Plan.

### Enroll in the Plan

Existing Kimco shareowners and new investors can enroll online through [shareowneronline.com](http://shareowneronline.com). For the first purchase, the minimum investment is \$100. Cost of the initial purchase is \$15, plus \$0.05 commission per share.

### Reinvest your dividends

All of your Kimco dividends will be applied, as applicable, to purchase additional whole and fractional shares. The cost to reinvest your dividends is paid for by Kimco.

### Purchase additional shares

Make additional cash investments in the Plan at any time by either authorizing one-time or recurring automatic bank withdrawals or mailing in a check. The minimum investment is \$50, with a monthly maximum investment of \$20,000. The dollars you invest (less any applicable fees) will go toward purchasing whole and fractional shares. The cost per transaction is \$2 for recurring, \$3.50 for one-time automatic investments, and \$5 for investment made by check. There is also a purchase trading commission fee of \$.05 per share.

## Timing and purchase price

Purchases are generally made within five trading days from the date of receipt of your investment amount. Shares are purchased in the open market or in privately negotiated transactions using the average of the high and low price on the date of purchase.

## Track your investments

Following each transaction, you will receive a detailed statement. You may also elect to receive your statements automatically by initiating eDelivery through [shareowneronline.com](http://shareowneronline.com).

## Safekeeping

Safekeeping of your Kimco shares is provided, as applicable, at no cost to you.

## Sales

You can sell your Kimco shares at any time. A check will be issued for your sale proceeds, unless you elect to receive the funds by direct deposit into your bank account. Shares under the Plan are sold through a batch order, market order, limit order, or stop order. The costs for these transactions are \$15 for batch, \$25 for market, and \$30 for limit or stop order sales. There is also a commission fee of \$0.10 per share. You may also elect to have the sales proceeds directly deposited into a bank account. The cost is \$10 for direct deposit into a North American account.

## Plan prospectus

Please refer to the Plan prospectus for complete disclosure before you invest and for additional details on the Kimco Plan. You may access the prospectus online at [shareowneronline.com](http://shareowneronline.com).

## Contact information

### Online:

[shareowneronline.com](http://shareowneronline.com) (available 24 hours a day, 7 days a week, for access to account information and answers to common questions and general inquiries).

### Email:

Go to [shareowneronline.com](http://shareowneronline.com) and select **Contact Us**.

### Telephone:

Toll free: 1-866-557-8695 (Shareowner Relations Specialists are available Monday through Friday, from 7:00 a.m. to 7:00 p.m. Central Time). You may also access your account information 24 hours a day, 7 days a week, using our automated voice response system.